



STATE OF TENNESSEE  
DEPARTMENT OF COMMERCE AND INSURANCE  
500 JAMES ROBERTSON PARKWAY  
NASHVILLE, TENNESSEE 37243

NED MCWHERTER  
GOVERNOR

ELAINE A. McREYNOLDS  
COMMISSIONER

B U L L E T I N

TO: Automobile Insurers

FR: Elaine A. McReynolds *EAM*

RE: Unfair Discrimination Against Handicapped Persons

DA: April 22, 1993

This bulletin is issued to direct all insurers writing automobile insurance in the State to individually underwrite all applicants having handicaps. Those applicants having handicaps shall be underwritten on the same basis as all applicants. The practice of automatically placing handicapped persons in a company not having preferred rates is considered by the Department to be an unfair trade practice.

In cases of medical disability, companies may seek permission of the applicant to obtain medical information and consult the company's medical director in the underwriting process. Insurers may also require applicants to equip their vehicles with any equipment required by restrictions on their driver's license.

EAM/cmf